



Pillar Series

Advisor Guide  
Simplified Accident Insurance

# Table of Contents

At a glance .....	1
Simplified Accident Insurance .....	1
Optional Riders .....	2
Definition of annual income – Simplified Accident insurance .....	3
Maximum Monthly Benefit – Simplified Accident Insurance.....	4
Table of monthly premiums.....	5
Claims .....	8
Benefit period limitations following soft tissue injuries .....	9
Benefit period limitations following back or neck injuries .....	9
Appendix 1 – Occupation Classification .....	10
Appendix 2 – Occupation Guide .....	11

## At a glance

SIMPLIFIED ACCIDENT INSURANCE	
<b>COVERAGE OVERVIEW</b>	Provides total disability benefits to the insured in the event of accident or soft tissue injury.
<b>ISSUE AGES</b>	18 to 69
<b>ELIGIBILITY</b>	<ul style="list-style-type: none"> <li>▪ Work a minimum of 21 hours per week, 35 weeks per year</li> <li>▪ Be a Canadian citizen or have obtained permanent resident status (landed immigrant) and</li> <li>▪ Have no limitations on movements or daily activities due to an injury or other condition.</li> </ul> <p>No medical requirements apply.</p>
<b>COVERAGE</b>	<ul style="list-style-type: none"> <li>▪ 24-hour</li> <li>▪ Non-occupational</li> </ul> <p>Non-occupational coverage is only available if the insured is covered by workers compensation (e.g. WSIB for Ontario residents).</p>
<b>ELIMINATION PERIOD</b>	<ul style="list-style-type: none"> <li>▪ 0 days</li> <li>▪ 14 days</li> <li>▪ 30 days</li> <li>▪ 120 days</li> </ul> <p>120-day Elimination Period (EP) is only available if the insured is covered by Employment Insurance.</p>
<b>BENEFIT PERIOD</b>	<ul style="list-style-type: none"> <li>▪ 2 years</li> <li>▪ 5 years</li> <li>▪ To age 70</li> </ul> <p>If the insured becomes disabled between ages 68 and 70, the length of any benefit period will be two years. In such case, the benefit period will continue even beyond age 70, if the insured was working full-time at the time of disability.</p>
<b>MONTHLY BENEFIT</b>	<p>Minimum: \$500    Maximum: \$3,000</p> <p>In increments of \$100.</p>
<b>TOTAL DISABILITY</b>	<p>TOTAL DISABILITY means that, as a result of an injury, the insured:</p> <ul style="list-style-type: none"> <li>▪ Is under the regular and personal care of a physician</li> <li>▪ Is unable to perform the important daily duties pertaining to his or her occupation or profession and</li> <li>▪ Is not gainfully employed in any other occupation or profession.</li> </ul> <p>Once disability benefits have been paid to the insured for 24 months, the definition changes, and total disability means that the insured:</p> <ul style="list-style-type: none"> <li>▪ Is under the regular and personal care of a physician</li> <li>▪ Is unable to engage in any occupation for which he or she is reasonably qualified by education, training or experience and</li> <li>▪ Is not gainfully employed in any other occupation or profession.</li> </ul> <p>For the purposes of this definition, the insured is gainfully employed in an occupation or profession if he or she performs any of the duties associated with an occupation, profession or trade in return for money or other compensation.</p> <p>Total disability is deemed to begin with the first medical treatment by a physician.</p>
<b>TOTAL LOSS OF AUTONOMY</b>	If the insured experiences a total loss of autonomy before age 60, we will pay him or her the benefit <b>for life</b> .

## SIMPLIFIED ACCIDENT INSURANCE (cont.)

<b>WAIVER OF PREMIUM</b>	Applies if the principal insured has been totally disabled for 120 days and is receiving benefits or experiences a total loss of autonomy.
<b>INTEGRATION AND COORDINATION</b>	<p><b>First six months of disability payments:</b> We will pay the full benefits regardless of other benefits received, even if the insured had a decrease in annual income.</p> <p><b>From the seventh to the 36th month of disability payments:</b> A minimum monthly benefit of <b>\$1,200 is guaranteed</b> (or benefit amount selected if lower) regardless of any benefits received, even if the principal insured had a decrease in annual income. Other benefits received and annual income are taken into consideration</p> <p><b>After the first 36 months of disability payments:</b> We no longer guarantee the minimum monthly benefit. Other benefits received and annual income are taken into consideration.</p>
<b>GUARANTEED RENEWABLE</b>	<p>Guaranteed renewable to the anniversary date following the insured's 70th birthday.</p> <p>No change may be made in your premium unless the same change is applied to all insureds with similar characteristics. With no limitation La Capitale reserves the right to change te premium and applicable fees based on various factors, such as investment returns, total claims paid and operating expenses. No change will occur in your premium as a result of your individual health or your claims history.</p>
<b>EXTENSION OPTION</b>	If the insured is still working full-time at age 70, he or she may request that the policy be extended to age 75.
<b>UNEMPLOYMENT</b>	<p><b>Unemployed for less than 12 months at the time of disability:</b> Please refer to the contract for information on the restrictions to benefits.</p> <p><b>Unemployed for 12 months or more at the time of disability:</b> La Capitale will not pay any benefits to the insured.</p>

## Optional Riders

	<b>Partial Disability</b>	<b>Regular Occupation Extension</b>	<b>Accidental Death and Dismemberment</b>	<b>Accidental Fracture</b>
<b>COVERAGE OVERVIEW</b>	Provides benefits for partial disability.	Provides an extension of the regular occupation period.	Provides Accidental Death and Dismemberment benefits.	Provides benefits for fracture due to an accident.
<b>ISSUE AGES</b>	18 to 69	18 to 69	18 to 64	18 to 59
<b>COVERAGE DESCRIPTION</b>	When the insured has been totally disabled for 30 consecutive days or the length of the elimination period, whichever is longer, and then becomes partially disabled, we will pay 50% of the total disability benefit, subject to a maximum benefit period of six months.	Extends to five years the period during which the total disability definition takes into account the insured's inability to perform the duties of his or her own occupation.	<p><b>Accidental Death</b> The insured's beneficiary will receive up to \$300,000 if death results from an accident.</p> <p><b>Accidental Dismemberment</b> The insured will receive up to \$300,000 if he or she suffered a severe injury as a result of an accident.</p> <p>Such loss must occur within 365 days of the accident.</p>	<p><b>Accidental Fracture</b> Pays a lump sum benefit amount for fractures due to an accident.</p> <p>Available either as Individual coverage or Individual with coverage for children (benefits payable at 50% for children).</p> <p>Benefits available in one- or two-unit increments. See rider for details.</p>
<b>BENEFIT</b>	50% of total disability benefit	N/A	Minimum: \$50,000 Maximum: \$300,000 In increments of \$50,000	Up to \$25,000
<b>GUARANTEED RENEWABLE</b>	To the anniversary date following the insured's 70th birthday.	To the anniversary date following the insured's 70th birthday.	To the anniversary date following the insured's 70th birthday.	To the anniversary date following the insured's 65th birthday.

## Definition of annual income – Simplified Accident insurance

**ANNUAL INCOME** means the higher of the following:

1. The amount of employment income and the net business profit attributable to the insured if he or she is a business owner or self-employed **or**
2. 50% of the gross business income attributable to the insured if he or she is a business owner or self-employed.

Gross business income cannot be considered in calculating annual income when the net business profit has been negative for two or more consecutive financial years immediately prior to disability.

Any loss incurred by the business will be deducted from the annual income.

Annual income does not include dividends from any source or income that is not earned directly from an occupation or a profession such as pension income, interest and other investment income, rental income, capital gains, royalties, fees and support payments received and any other income that is not directly received for services provided.

**GROSS ANNUAL EMPLOYMENT INCOME** means the total income that the insured earns from his or her occupation or profession, including salary, fees, bonuses, wages or commissions, as declared on the insured's government income tax filings, before deduction of income tax.

**NET BUSINESS PROFIT** means the business income, before taxes, less all business expenses that are deducted for income tax purposes, multiplied by the percentage of the policyholder's/insured's shares.

**GROSS BUSINESS INCOME** means the business income, before taxes, less the cost of goods sold, multiplied by the percentage of the policyholder's/insured's shares, less the salary and payroll taxes, excluding those of the insured.

## Maximum Monthly Benefit – Simplified Accident Insurance

The maximum monthly benefit amount for all Elimination Periods (EP), including any existing coverages and this application, is represented in column A.

If the insured is not covered by Employment Insurance (EI), the 120-day elimination period is not applicable.

If the insured is covered by Employment Insurance (EI) and is requesting benefits with an elimination period less than 120 days, the maximum monthly benefit amount is represented in Column B.

A combination of amounts with EP  $\leq$  120 days can be used in cases with EI where a portion of the coverage requested has a 120-day EP. The total amount should never exceed the amount noted in Column A. The maximum monthly benefit amount for coverages with EI and an elimination period of 0, 14 or 30 days is represented in Column B.

Annual Income	Maximum Monthly Benefit	
	All insureds	With EI
	Maximum on all EP Column A	Maximum on EP < 120 days Column B
*\$8,000 to \$15,499	\$1,000	\$1,000
\$15,500 to \$17,999	\$1,100	\$1,100
\$18,000 to \$19,999	\$1,200	\$1,200
\$20,000 to \$20,999	\$1,300	\$1,200
\$21,000 to \$22,999	\$1,400	\$1,200
\$23,000 to \$24,999	\$1,500	\$1,200
\$25,000 to \$26,999	\$1,600	\$1,200
\$27,000 to \$28,999	\$1,700	\$1,200
\$29,000 to \$30,999	\$1,800	\$1,200
\$31,000 to \$32,999	\$1,900	\$1,200
\$33,000 to \$34,999	\$2,000	\$1,200
\$35,000 to \$36,999	\$2,100	\$1,200
\$37,000 to \$38,999	\$2,200	\$1,200
\$39,000 to \$41,999	\$2,300	\$1,200
\$42,000 to \$43,999	\$2,400	\$1,200
\$44,000 to \$45,999	\$2,500	\$1,200
\$46,000 to \$47,999	\$2,600	\$1,300
\$48,000 to \$49,999	\$2,700	\$1,400
\$50,000 to \$51,999	\$2,800	\$1,500
\$52,000 to \$53,999	\$2,900	\$1,600
\$54,000 to \$55,999	\$3,000	\$1,700
\$56,000+	\$3,000	\$1,800

\*Eligible minimum annual income

### Scenario

An insured is covered by Employment Insurance (EI) and has \$50,000 annual income:

The maximum monthly benefit amount for coverage with an elimination period of 0, 14 or 30 days is \$1,500.

The proposed insured can have benefits above this with a 120-day EP up to a maximum of \$2,800.

Examples:

- 1) \$1,500 with a 14-day EP and \$1,300 with a 120-day EP
- 2) \$1,000 with a 90-day EP and \$1,800 with a 120-day EP
- 3) \$2,800 with a 120-day EP

## Table of monthly premiums

The premiums are presented based on monthly payments. However, it is possible to select an annual payment method. The annual premiums correspond to the monthly premiums multiplied by 12. The premiums may be subject to a provincial sales tax, if applicable.

### Simplified Accident insurance

#### Class 4A

Coverage	Benefit period	Elimination period	Monthly benefits						
			\$500	\$1,000	\$1,500	\$2,000	\$2,500	\$3,000	\$100 increment
24-hour	2 years	0 days	9.10	18.20	27.30	36.40	45.50	54.60	1.82
		14 days	5.80	11.60	17.40	23.20	29.00	34.80	1.16
		30 days	3.65	7.30	10.95	14.60	18.25	21.90	0.73
		120 days	2.55	5.10	7.65	10.20	12.75	15.30	0.51
	5 years	0 days	11.10	22.20	33.30	44.40	55.50	66.60	2.22
		14 days	7.05	14.10	21.15	28.20	35.25	42.30	1.41
		30 days	4.30	8.60	12.90	17.20	21.50	25.80	0.86
		120 days	2.95	5.90	8.85	11.80	14.75	17.70	0.59
	To age 70	0 days	14.30	28.60	42.90	57.20	71.50	85.80	2.86
		14 days	9.65	19.30	28.95	38.60	48.25	57.90	1.93
		30 days	6.55	13.10	19.65	26.20	32.75	39.30	1.31
		120 days	4.90	9.80	14.70	19.60	24.50	29.40	0.98
Non-occupational coverage	2 years	0 days	6.35	12.70	19.05	25.40	31.75	38.10	1.27
		14 days	4.05	8.10	12.15	16.20	20.25	24.30	0.81
		30 days	2.55	5.10	7.65	10.20	12.75	15.30	0.51
		120 days	1.80	3.60	5.40	7.20	9.00	10.80	0.36
	5 years	0 days	7.75	15.50	23.25	31.00	38.75	46.50	1.55
		14 days	4.95	9.90	14.85	19.80	24.75	29.70	0.99
		30 days	3.00	6.00	9.00	12.00	15.00	18.00	0.60
		120 days	2.05	4.10	6.15	8.20	10.25	12.30	0.41
	To age 70	0 days	10.00	20.00	30.00	40.00	50.00	60.00	2.00
		14 days	6.75	13.50	20.25	27.00	33.75	40.50	1.35
		30 days	4.60	9.20	13.80	18.40	23.00	27.60	0.92
		120 days	3.45	6.90	10.35	13.80	17.25	20.70	0.69

#### Class 3A

Coverage	Benefit period	Elimination period	Monthly benefits						
			\$500	\$1,000	\$1,500	\$2,000	\$2,500	\$3,000	\$100 increment
24-hour	2 years	0 days	10.30	20.60	30.90	41.20	51.50	61.80	2.06
		14 days	6.70	13.40	20.10	26.80	33.50	40.20	1.34
		30 days	4.30	8.60	12.90	17.20	21.50	25.80	0.86
		120 days	2.95	5.90	8.85	11.80	14.75	17.70	0.59
	5 years	0 days	12.60	25.20	37.80	50.40	63.00	75.60	2.52
		14 days	8.05	16.10	24.15	32.20	40.25	48.30	1.61
		30 days	5.05	10.10	15.15	20.20	25.25	30.30	1.01
		120 days	3.60	7.20	10.80	14.40	18.00	21.60	0.72
	To age 70	0 days	15.80	31.60	47.40	63.20	79.00	94.80	3.16
		14 days	10.55	21.10	31.65	42.20	52.75	63.30	2.11
		30 days	7.05	14.10	21.15	28.20	35.25	42.30	1.41
		120 days	5.40	10.80	16.20	21.60	27.00	32.40	1.08
Non-occupational coverage	2 years	0 days	7.20	14.40	21.60	28.80	36.00	43.20	1.44
		14 days	4.70	9.40	14.10	18.80	23.50	28.20	0.94
		30 days	3.00	6.00	9.00	12.00	15.00	18.00	0.60
		120 days	2.05	4.10	6.15	8.20	10.25	12.30	0.41
	5 years	0 days	8.80	17.60	26.40	35.20	44.00	52.80	1.76
		14 days	5.65	11.30	16.95	22.60	28.25	33.90	1.13
		30 days	3.55	7.10	10.65	14.20	17.75	21.30	0.71
		120 days	2.50	5.00	7.50	10.00	12.50	15.00	0.50
	To age 70	0 days	11.05	22.10	33.15	44.20	55.25	66.30	2.21
		14 days	7.40	14.80	22.20	29.60	37.00	44.40	1.48
		30 days	4.95	9.90	14.85	19.80	24.75	29.70	0.99
		120 days	3.80	7.60	11.40	15.20	19.00	22.80	0.76

## Class 2A

Coverage	Benefit period	Elimination period	Monthly benefits						
			\$500	\$1,000	\$1,500	\$2,000	\$2,500	\$3,000	\$100 increment
24-hour	2 years	0 days	12.20	24.40	36.60	48.80	61.00	73.20	2.44
		14 days	9.00	18.00	27.00	36.00	45.00	54.00	1.80
		30 days	6.85	13.70	20.55	27.40	34.25	41.10	1.37
		120 days	4.10	8.20	12.30	16.40	20.50	24.60	0.82
	5 years	0 days	14.30	28.60	42.90	57.20	71.50	85.80	2.86
		14 days	10.80	21.60	32.40	43.20	54.00	64.80	2.16
		30 days	8.50	17.00	25.50	34.00	42.50	51.00	1.70
		120 days	5.15	10.30	15.45	20.60	25.75	30.90	1.03
	To age 70	0 days	18.40	36.80	55.20	73.60	92.00	110.40	3.68
		14 days	14.45	28.90	43.35	57.80	72.25	86.70	2.89
		30 days	11.85	23.70	35.55	47.40	59.25	71.10	2.37
		120 days	8.20	16.40	24.60	32.80	41.00	49.20	1.64
Non-occupational coverage	2 years	0 days	8.55	17.10	25.65	34.20	42.75	51.30	1.71
		14 days	6.30	12.60	18.90	25.20	31.50	37.80	1.26
		30 days	4.80	9.60	14.40	19.20	24.00	28.80	0.96
		120 days	2.85	5.70	8.55	11.40	14.25	17.10	0.57
	5 years	0 days	10.00	20.00	30.00	40.00	50.00	60.00	2.00
		14 days	7.55	15.10	22.65	30.20	37.75	45.30	1.51
		30 days	5.95	11.90	17.85	23.80	29.75	35.70	1.19
		120 days	3.60	7.20	10.80	14.40	18.00	21.60	0.72
	To age 70	0 days	12.90	25.80	38.70	51.60	64.50	77.40	2.58
		14 days	10.10	20.20	30.30	40.40	50.50	60.60	2.02
		30 days	8.30	16.60	24.90	33.20	41.50	49.80	1.66
		120 days	5.75	11.50	17.25	23.00	28.75	34.50	1.15

## Class A:

Coverage	Benefit period	Elimination period	Monthly benefits						
			\$500	\$1,000	\$1,500	\$2,000	\$2,500	\$3,000	\$100 increment
24-hour	2 years	0 days	14.00	28.00	42.00	56.00	70.00	84.00	2.80
		14 days	10.60	21.20	31.80	42.40	53.00	63.60	2.12
		30 days	8.30	16.60	24.90	33.20	41.50	49.80	1.66
		120 days	5.65	11.30	16.95	22.60	28.25	33.90	1.13
	5 years	0 days	16.30	32.60	48.90	65.20	81.50	97.80	3.26
		14 days	12.50	25.00	37.50	50.00	62.50	75.00	2.50
		30 days	9.95	19.90	29.85	39.80	49.75	59.70	1.99
		120 days	6.95	13.90	20.85	27.80	34.75	41.70	1.39
	To age 70	0 days	22.75	45.50	68.25	91.00	113.75	136.50	4.55
		14 days	18.75	37.50	56.25	75.00	93.75	112.50	3.75
		30 days	15.60	31.20	46.80	62.40	78.00	93.60	3.12
		120 days	12.75	25.50	38.25	51.00	63.75	76.50	2.55
Non-occupational coverage	2 years	0 days	9.80	19.60	29.40	39.20	49.00	58.80	1.96
		14 days	7.40	14.80	22.20	29.60	37.00	44.40	1.48
		30 days	5.80	11.60	17.40	23.20	29.00	34.80	1.16
		120 days	3.95	7.90	11.85	15.80	19.75	23.70	0.79
	5 years	0 days	11.40	22.80	34.20	45.60	57.00	68.40	2.28
		14 days	8.75	17.50	26.25	35.00	43.75	52.50	1.75
		30 days	6.95	13.90	20.85	27.80	34.75	41.70	1.39
		120 days	4.85	9.70	14.55	19.40	24.25	29.10	0.97
	To age 70	0 days	15.95	31.90	47.85	63.80	79.75	95.70	3.19
		14 days	13.15	26.30	39.45	52.60	65.75	78.90	2.63
		30 days	10.90	21.80	32.70	43.60	54.50	65.40	2.18
		120 days	8.95	17.90	26.85	35.80	44.75	53.70	1.79



## Class B:

Coverage	Benefit period	Elimination period	Monthly benefits						
			\$500	\$1,000	\$1,500	\$2,000	\$2,500	\$3,000	\$100 increment
24-hour	2 years	0 days	16.85	33.70	50.55	67.40	84.25	101.10	3.37
		14 days	12.90	25.80	38.70	51.60	64.50	77.40	2.58
		30 days	10.30	20.60	30.90	41.20	51.50	61.80	2.06
		120 days	7.15	14.30	21.45	28.60	35.75	42.90	1.43
	5 years	0 days	19.50	39.00	58.50	78.00	97.50	117.00	3.90
		14 days	15.00	30.00	45.00	60.00	75.00	90.00	3.00
		30 days	11.95	23.90	35.85	47.80	59.75	71.70	2.39
		120 days	8.55	17.10	25.65	34.20	42.75	51.30	1.71
	To age 70	0 days	27.25	54.50	81.75	109.00	136.25	163.50	5.45
		14 days	22.50	45.00	67.50	90.00	112.50	135.00	4.50
		30 days	18.80	37.60	56.40	75.20	94.00	112.80	3.76
		120 days	15.40	30.80	46.20	61.60	77.00	92.40	3.08
Non-occupational coverage	2 years	0 days	11.80	23.60	35.40	47.20	59.00	70.80	2.36
		14 days	9.05	18.10	27.15	36.20	45.25	54.30	1.81
		30 days	7.20	14.40	21.60	28.80	36.00	43.20	1.44
		120 days	5.00	10.00	15.00	20.00	25.00	30.00	1.00
	5 years	0 days	13.65	27.30	40.95	54.60	68.25	81.90	2.73
		14 days	10.50	21.00	31.50	42.00	52.50	63.00	2.10
		30 days	8.35	16.70	25.05	33.40	41.75	50.10	1.67
		120 days	6.00	12.00	18.00	24.00	30.00	36.00	1.20
	To age 70	0 days	19.10	38.20	57.30	76.40	95.50	114.60	3.82
		14 days	15.75	31.50	47.25	63.00	78.75	94.50	3.15
		30 days	13.15	26.30	39.45	52.60	65.75	78.90	2.63
		120 days	10.80	21.60	32.40	43.20	54.00	64.80	2.16

## Optional Riders

### Partial Disability (6 months)

Benefit period of Simplified Accident Insurance	2 years	5 years	To age 70
% of total Simplified Accident Insurance premiums	8%	6%	5%

### Regular Occupation extension (5 years)

% of total Simplified Accident Insurance premiums	10%
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### Accidental Death and Dismemberment

Capital	Monthly premium
\$50,000	\$6.08
\$100,000	\$12.17
\$150,000	\$18.25
\$200,000	\$24.33
\$250,000	\$30.42
\$300,000	\$36.50

### Accidental Fracture

	1 unit	2 units
Individual	\$4.10	\$8.21
Individual with children	\$8.21	\$16.42

# Claims

## Notice of Claim

- La Capitale Financial Security desires prompt notification of any claim.
- The contract states that notice is required within 30 days of a loss and proof of claim within 90 days.
- In no event will La Capitale Financial Security be required to consider a claim more than one year old.
- When notice is received through an office or advisor, La Capitale Financial Security should be promptly advised.

## Claim Forms

La Capitale Financial Security sends the forms within 24 hours following its receipt of the claim.

These forms are provided as an added service to the client to facilitate submission of proof. Any cost associated with the submission of proof is the responsibility of the client, except in the case of information requested directly by La Capitale.

Faxed or scanned claim reports do allow La Capitale Financial Security to begin examining the file; however, the original form is required.

Ongoing proof is required for longer disabilities on a monthly basis. We may decide to relax requirements on a case-by-case basis.

## Proof of Income at time of claim

- No proof of income is required for the first \$1,200 of monthly benefits.
- Proof of income is required for amounts in excess of \$1,200.
- No proof is required for the first six months of total disability.

***IMPORTANT: For contestable claims, we may request proof of income at any point during the claim and for any monthly benefit amount.***

## Benefit period limitations following soft tissue injuries

If a disability resulting from a soft tissue injury commences and continues until the expiration of the elimination period, the benefit period is limited according to the occupational class of the insured's last occupation or the last profession he or she performed prior to the date on which the disability is deemed to begin, as indicated in the following table:

Occupational class	Maximum benefit period for any one accident
4A	36 months
3A	36 months
2A	36 months
A	60 days
B	30 days

The total of all the benefit periods following soft tissue injuries is limited to a maximum lifetime benefit period. The maximum lifetime benefit period is determined according to the occupational class of the insured's last occupation or the last profession he or she performed prior to the date on which the disability is deemed to begin, as indicated in the following table:

Occupational Class	Maximum Lifetime Benefit Period
4A	36 months
3A	36 months
2A	36 months
A	180 days
B	180 days

If the insured receives disability benefits and his or her occupational class subsequently changes, the period during which the insured received disability benefits before the change of his or her occupational class will be deducted from the new benefit periods limited or determined according to the insured's new occupational class as indicated in the tables above.

## Benefit period limitations following back or neck injuries

Benefit period limitations following soft tissue injuries also apply to disabilities resulting from back or neck injuries except if the back or neck injuries are diagnosed by a specialized physician and confirmed by pertinent diagnostic tests.

## Appendix 1 – Occupation Classification

The Occupation Guide (see pages 12-23 of Advisor Guide) provides a comprehensive list of occupations. If you are unable to locate an occupation, the following descriptions are helpful in determining classification.

**Class 4A:** Professionals and business executives who have a high degree of stability. White collar workers who primarily have administrative/consultative functions.

**Class 3A:** White collar workers who perform office and administrative duties only within the surroundings and circumstances associated with the average business office. There would be no manual duties.

**Class 2A:** Technical and skilled specialized workers. Duties may include sales, supervision and providing services. Supervisor must not include personal participation in the actual work being supervised.

**Class A:** Skilled manual workers in lighter trades that do not involve any hazards such as chemicals, explosives, machinery/heavy equipment. Some unskilled workers may be considered in favourable working conditions and in stable industries.

**Class B:** Occupations requiring heavy physical labour. Will include unskilled or manual labourers, occupations with significant accident risk or occupations with light duties but where job stability may be an issue.

**Class IC:** Uninsurable for the Simplified Accident Insurance. However, the proposed insured may submit an application for the Pillar Series. The underwriter will consider such cases on an individual basis.

**Class X:** Uninsurable

Occupational Class is guaranteed at time of contract issuance, which means that if the insured changes occupation to one classified as more hazardous after issue, neither the premium nor the benefits will be affected by the change in occupation.

## Appendix 2 – Occupation Guide

OCCUPATION LIST	Class
<b>A</b>	
<b>Accountant</b>	
Certified (CGA, CCA, CPA).....	4A
Not Certified .....	3A
<b>Actor, Actress</b> .....	X
<b>Actuary</b>	
Certified (FSA, FCIA, ASA).....	4A
Not Certified .....	3A
<b>Acupuncturist</b>	
If doctor .....	4A
If not doctor.....	3A
<b>Adjuster (see Insurance Industry)</b>	
<b>Advertising Agency</b> .....	3A
<b>Agricultural Implements (see Manufacturing, Retail/Wholesale)</b>	
<b>Agriculture (see Farming)</b>	
<b>Air Conditioning (see Heating)</b>	
<b>Ambulance Service</b>	
Supervision only .....	2A
Paramedic, Driver .....	B
<b>Amusement, Sports</b>	
Golf, Curling, Driving Range, Fitness Center, Racquet, Squash	
Tennis or Curling Club	
Manager, office duties only .....	2A
Resident Pro, full-time .....	A
Greenskeeper .....	B
Bowling, Billiards, Pool Hall	
Manager, Cashier .....	A
Other.....	IC
Racing, Horse, Dog	
Racetrack Manager .....	2A
Starter, Judge, Steward, Pari-mutuel Clerk.....	A
Trainer.....	X
Other.....	X
Riding Academy	
Owner .....	A
Manager, no riding .....	A
Other.....	IC
Amusement Park, Arcade .....	
All employees .....	X
Professional Athlete, Referee, Umpire.....	X
<b>Animal Care</b>	
Veterinarian's Assistant, Technician .....	A
Manager, Office Duties .....	2A
Groomer .....	A
<b>Animal Trainer</b> .....	A
<b>Antique Dealer</b>	
Administration and sales duties only .....	B
Buyer, Refinisher.....	B
<b>Appliance, Radio, TV Repairs</b> .....	A
<b>Appraiser, Assessor</b> .....	2A
<b>Architect</b> .....	4A
<b>Architectural Draftsman</b> .....	3A
<b>Armed Forces Personnel</b> .....	X
<b>Art Gallery – Dealer</b> .....	2A
<b>Artificial Inseminator</b> .....	A
<b>Artificial Limbs – Admin, Maker, Repairer</b> .....	2A
<b>Artist, Commercial, Designer, Illustrator</b>	
In office away from home .....	2A
Other .....	IC
<b>Asphalt Refining</b>	
Foreman .....	A
Labourer .....	B
<b>Athlete, Professional</b> .....	X
<b>Attorney</b> .....	4A
<b>Auctioneer</b>	
Not livestock.....	2A
Livestock.....	A
<b>Audiologist</b> .....	3A
<b>Auditor</b> .....	2A
<b>Author</b> .....	X
<b>Automobile and Other Motor Vehicles</b>	
Vehicle Dealership or Leasing	
Manager, office duties only .....	3A
Salesperson.....	2A
Auto, Truck Rental Agency .....	2A
Garage, Service Station, Body/Paint Shop	
Manager, not doing repairs .....	A
Parts Manager, Stock Clerk.....	A
Mechanic .....	A
Shop Worker .....	B
Attendant, Washer.....	B
Gas Bar, Car Park, Car Wash	
Manager, Cashier .....	A
Attendant.....	B
Auto Parts, Sales	
New .....	2A
Used .....	A
<b>Aviation</b>	
Electronic Technician.....	2A
Mechanic .....	A
Air Traffic Controller .....	B
Commercial Pilot or Crew .....	X
Crop Dusting .....	X
Flying Instructor	
If flights .....	X
No flight .....	2A
Other, not flying .....	IC
Operations (see Transportation)	
<b>B</b>	
<b>Bacteriologist</b>	
Consultant, office work .....	4A
Laboratory.....	2A
<b>Bailiff, not making arrests</b> .....	2A
<b>Bakery</b>	
Manager, counter sales, .....	A
Baker.....	A
Delivery person.....	B
<b>Banking</b>	
Executive or officer .....	4A
Manager, Senior Bookkeeper .....	3A
Teller, Clerk .....	3A
Messenger, unarmed .....	A
Guard, Armed Messenger.....	X
Armored Truck Driver .....	X
<b>Bar, Nightclub (see Restaurant)</b>	
<b>Barber (see Hairdresser)</b>	
<b>Bartender (see Restaurant)</b>	
<b>Beautician</b>	
Owner, Manager, not in home .....	A
Manicurist .....	B
Other, not in home.....	B
In home.....	IC
<b>Biologist, Biochemist</b>	
Office Work .....	4A
Laboratory Work .....	2A

Blacksmith, Farrier.....	B
Boat Sales, Service.....	2A
Body Shop (see Automobile)	
Booking Agent.....	2A
Bookkeeper	
In office away from home.....	3A
In home.....	IC
Bottling.....	B
Bricklayer, Mason.....	A
Broadcasting (see Radio, TV)	
Broker	
Commodity, Insurance, Investment, Securities.....	3A
Customs, Mortgage.....	3A
Real Estate.....	2A
Pawnbroker.....	A
Buffer, Polisher, Grinder.....	B
Building Services	
Manager, Superintendent.....	2A
Maintenance worker.....	B
Janitor, Cleaner.....	B
Window Cleaner, Sandblaster.....	X
Building Mover, Wrecker	
Owner.....	3A
Foreman, Superintendent.....	A
Worker on site.....	B
Yard Worker.....	B
Bus, Coach Line	
Corporate officer (see Executive)	
Manager, office duties.....	3A
Driver.....	A
Other (see Transportation)	
Business Consultant	
In office away from home.....	3A
In home.....	IC
Business Machines	
Administration and sales duties only.....	3A
Service, maintenance.....	A
Butcher, Meat Cutter	
In retail store.....	A
In packing house.....	B
Buyer	
Merchandise, office & travel.....	3A
Farm produce, grain, poultry, tobacco, in field.....	2A
Fur, hide, pelt, livestock.....	A

## C

Cabinetmaker.....	A
Carpenter.....	A
Carpet, Rug	
Factory (see Manufacturing)	
Cleaner, layer, mender.....	B
Cashier, food market, etc.....	A
Casino worker.....	X
Caterer (see Restaurant)	
Cement Industry (see Manufacturing)	
Cement, Concrete Finisher.....	A
Cemetery	
Manager, office duties.....	3A
Skilled Worker (see specific trade)	
Ceramic, Pottery	
Sales.....	3A
Potter, Glazer, Baker	
In home.....	X
Not in home.....	B
Cheesemaker.....	A
Chef	
First Class establishment.....	A
Other (see Cook or Restaurant)	

Chemist	
Office Work.....	4A
Laboratory Work.....	2A
Child Care Worker (see Day Care Providers)	
Chimney Cleaner.....	X
Chiropractor.....	4A
Cinema (see Film Industry)	
Civil Engineer.....	4A
Cleaning & Dyeing Industry	
Corporate Officer (see Executive)	
Manager, office duties.....	2A
Counter duties.....	A
Presser, Cleaner, Dyer.....	B
Cleaning Services	
Commercial.....	B
Residential.....	X
Clerk (see office worker)	
Clock or Watch, Maker, Repairer.....	2A
Coach, Sports	
If in a gym.....	A
If at home.....	IC
Coach Line (see Bus, Coach Line)	
Collection Agency	
Office, Supervision only.....	3A
Manager, Superintendent.....	2A
Commodity Broker.....	3A
Computer Industry	
Programmer, Analyst.....	3A
System Consultant, Designer.....	3A
Clerk, Operator.....	2A
Selling.....	2A
Technician.....	2A
Construction Industry	
Bricklayer.....	A
Carpenter.....	A
Cement Finisher.....	A
Craneman.....	B
Demolition.....	IC
Derrick Operator.....	B
Door Installer.....	A
Electrician	
Employee.....	A
Owner.....	2A
Elevator Installer.....	B
Fence Erector.....	A
Floor Layer.....	B
Foreman.....	2A
Furnace Installer.....	B
General Renovation	
Employee.....	B
Self employed with manual task.....	A
Self employed without manual task.....	2A
Glazier.....	A
Handling Explosives.....	X
Heavy Equipment Operator.....	B
Installer or Taper.....	A
Insulator.....	B
Marine Industry	
Diver.....	X
Other.....	IC
Mason.....	A
Painter.....	A
Paper Hanger.....	B
Pipefitter	
Employee.....	A
Owner.....	2A
Plasterer.....	A

Plumber	
Employee.....	A
Owner.....	2A
Power Shovel Operator.....	A
Roofer.....	B
Sander.....	B
Sheet Metal Worker.....	A
Structural Steel	
Erector.....	B
Worker.....	B
Stucco Worker.....	B
Superintendent.....	2A
Surveyor.....	2A
Tile Layer.....	B
Timekeeper, on site.....	A
Tinsmith.....	A
Tunnel.....	X
Welder	
Ground or Platform.....	A
Structural work.....	A
Window Installer.....	A
<b>Contractor</b> (application needs to indicate specific duties)	
Working Contractor (see specific trades)	
<b>Convenience Store</b>	
Owner, Manager.....	A
Other.....	A
<b>Cook</b> (see Restaurant)	
Copywriter.....	3A
<b>Cosmetologist</b>	
Owner, Manager, not in home.....	A
Other, not in home.....	B
In home.....	IC
<b>Courier, Parcel Service</b>	
Administration and sales duties only.....	2A
Manager, dispatcher.....	2A
Driver.....	A
Bicycle courier.....	X
<b>Courts</b> (see Judiciary)	
<b>Court Reporter</b> .....	3A
<b>Crane Operator</b> .....	A
<b>Credit Agency</b>	
Manager, office duties.....	3A
Inspector.....	2A
Collector.....	A
<b>Crematory</b> (see Cemetery)	
<b>Curator, Museum, Art Gallery</b> .....	3A

## D

<b>Dairy Industry</b>	
Administration and sales duties only.....	3A
Superintendent, Inspector.....	2A
Retail Outlet.....	2A
Cheese Maker.....	A
Cold Room worker.....	B
<b>Dance</b>	
Teacher, not in home.....	A
In home.....	IC
<b>Dancer, professional</b> .....	X
<b>Daycare, outside the home</b>	
Administration and supervision only.....	3A
Provider with daycare degree.....	2A
Provider without daycare degree.....	A
<b>Daycare, licensed, at home</b>	
Provider with daycare degree.....	2A
Provider without daycare degree.....	A

<b>Daycare, unlicensed, at home</b>	
Provider with daycare degree.....	A*
Provider without daycare degree.....	B*
<b>Decorator, Interior</b> .....	2A
<b>Delivery</b>	
Light delivery/courier.....	A
Driver (no loading or unloading).....	B
Driver (heavy loading or unloading).....	X
<b>Dental Professions</b>	
Dentist.....	4A
Hygienist.....	3A
Assistant.....	2A
Denturist.....	3A
Dental Technician.....	2A
<b>Designer, Industrial</b>	
Office Only.....	3A
Other.....	2A
<b>Detective (Police Detective)</b> .....	B
<b>Diamond Cutter, Polisher</b> .....	2A
<b>Die Maker</b> .....	A
<b>Dietician</b>	
Administration.....	3A
Kitchen Work.....	2A
<b>Disc Jockey</b> .....	X
<b>Dishwasher</b> .....	B
<b>Diving Attendant</b> .....	X
<b>Dock Worker</b>	
Superintendent.....	2A
Checker.....	A
Craneman.....	A
Driving Instructor.....	A
Foreman, superintending only.....	A
Hoistman, Gearman.....	B
Longshoreman, Stevedore.....	X
Other.....	X
<b>Driving Instructor</b> .....	A
<b>Driver</b>	
Ambulance.....	B
Armoured car.....	X
City Bus.....	A
Delivery (see Delivery)	
Garbage collector (Limited).....	B
Limo.....	B
Logging truck.....	B
Racing vehicle.....	X
School bus.....	A
Taxi.....	X
Tow truck.....	B
Transport truck.....	B

## E

<b>Economist</b> .....	4A
<b>Editor, office duties only</b> .....	3A
<b>Education</b>	
Professor university or cegep.....	4A
School Board Official.....	3A
School Principal.....	3A
School Principal (adjoint).....	3A
School Teacher, with BA.....	2A
Academic subjects.....	3A
Physical education.....	2A
<b>Electrical Industry</b>	
Electrical Engineer.....	4A
Electrician	
Owner.....	2A
Employee.....	A
Power House, Substations	

\* For Pillar Series, a maximum 2-year benefit period and a minimum 90-day elimination period are applicable. Those limitations are not applicable for Simplified Accident Insurance.

Superintendent .....	2A
Switchboard Operator.....	A
Foreman.....	A
Stationary Engineer .....	A
Other skilled worker .....	B
<b>Power Line Erection</b>	
Foreman, Inspector .....	A
Maintenance.....	B
Overhead Lines.....	B
<b>Conduits and Tunnels</b>	
Foreman, Inspector .....	A
Other.....	X
<b>Electrolysis (hair removing)</b>	
Owner, Manager, Other, not in home.....	A
In home.....	IC
<b>Electronic Data Processing (see Computer Industry)</b>	
<b>Electronic Technician .....</b>	<b>2A</b>
<b>Electroplater .....</b>	<b>2A</b>
<b>Elevator Installer, Repairer .....</b>	<b>B</b>
<b>Embalmer.....</b>	<b>A</b>
<b>Employment Agency – all staff.....</b>	<b>2A</b>
<b>Engineer (professional) .....</b>	<b>4A</b>
<b>Engraver.....</b>	<b>2A</b>
<b>Entertainment Industry</b>	
Cinema, Radio, TV, Theatre, Recording	
Corporate Officer (see Executive)	
Station, Studio Manager .....	3A
Announcer, Newscaster .....	3A
Impressario, Booking Agent.....	2A
Theatre Manager .....	3A
Stage Manager.....	3A
Film, Sound Editor.....	2A
Cameraman (studio), Cutter .....	2A
Projectionist .....	2A
Studio musician .....	A
Stagehand.....	A
Performer, Scriptwriter .....	X
Other .....	IC
<b>Escort Service.....</b>	<b>X</b>
<b>Esthetician, Beautician</b>	
Owner, Manager, not in home .....	A
Other, not in home .....	B
In home.....	IC
<b>Executive, Corporate Officer (minimum 25 employees &amp; 3 years</b>	
<b>in current position)</b>	
Administration and occasional sales.....	3A
Inspection and field supervision .....	2A
<b>Explosives Manufacture, Storage</b>	
Plant worker .....	X
Office worker .....	A
Foreman, Superintendent.....	X
Blaster, Handler .....	X
<b>Export/Import Industry</b>	
Admin and Sales.....	3A
Clerk .....	2A
<b>Exterminator (Vermin control)</b>	
Supervising only .....	A
Fumigator.....	B

## F

<b>Farm Implements</b>	
Sales (see Automobile)	
Other (see Manufacturing)	
<b>Farming, Ranching</b>	
Well established farm, hatchery, orchard, ranch	
Owner, supervision and administration work only.....	3A
Owner .....	2A
Farm manager, full-time .....	A

Farm worker .....	B
<b>Farrier, Blacksmith .....</b>	<b>B</b>
<b>Fast Food Outlet</b>	
Manager, no food preparation .....	A
Cook .....	B
Mobile Canteen .....	A
Other .....	X
<b>Felt worker .....</b>	<b>B</b>
<b>Film Industry</b>	
Studio Executive .....	3A
Director, Producer .....	3A
Film Editor.....	3A
Scriptwriter.....	2A
Sound Engineer .....	2A
Cameraman .....	2A
Film Processor, Cutter .....	A
Projectionist .....	2A
Stagehand.....	A
Actor, Actress, Performer.....	X
Dresser, Make-up Artist.....	A
<b>Financial Services</b>	
Financial Planner .....	3A
Tax Expert .....	4A
Accountant	
Certified (CGA, CCA, CPA) .....	4A
Not Certified .....	3A
Actuary	
Certified (FSA, FCIA, ASA) .....	4A
Not Certified .....	3A
Internal Auditor, controller.....	3A
<b>Fire Fighting and Protection</b>	
City Fire Department	
Chief, supervising only.....	2A
Marshal, Superintendent.....	A
Other firefighters.....	B
Volunteer Firefighter (rate for regular occupation).....	IC
Ranger, Warden, no flying.....	A
<b>Fisheries</b>	
Fisherman	
Inshore (less than 48 hours away, within 200 mile limit) .....	B
Other, grand banks, sealers and whalers.....	X
Fish Hatchery	
Manager, Superintendent.....	A
Other.....	B
Fish Processing, Packing	
Manager, office duties .....	3A
Foreman.....	2A
Other.....	B
Fish Market .....	B
<b>Fitness</b>	
Owner, supervision and administration work only .....	2A
Private coach, Instructor	
If in the gym .....	A
If at home.....	IC
<b>Floor Finisher, Sander .....</b>	<b>B</b>
<b>Florist, Wholesale or Retail</b>	
Admin and Sales .....	2A
In Greenhouse .....	A
Other .....	B
<b>Food Processing (see Manufacturing)</b>	
<b>Forestry</b>	
Forestry Engineer	
Consulting, office only .....	3A
Field duties.....	2A
Ranger, Warden, no flying .....	A
Other (see Logging)	
<b>Foster Care in Home .....</b>	<b>IC</b>
<b>Foundry (see Manufacturing)</b>	
<b>Funeral Home Employees</b>	



Admin and Sales .....	2A
Embalmer .....	A
Other .....	B
<b>Fur Industry</b>	
Designer .....	2A
Buyer .....	A
Cutter, Confectioner .....	A
Furrier .....	A
<b>Furnace Installer, Repairer .....</b>	<b>B</b>
<b>Furniture</b>	
Cabinet Maker .....	A
Repairer, Refinisher .....	A
Factory .....	A
Merchant (see Retail/Wholesale)	

## G

<b>Gambling Industry, All workers.....</b>	<b>X</b>
<b>Game Warden .....</b>	<b>A</b>
<b>Garage (see Automobile)</b>	
<b>Garbage Collection, Disposal (see Sanitation)</b>	
<b>Gardener</b>	
Owner only .....	2A
Labourer .....	B
<b>Garment Industry (see Manufacturing, Retail/Wholesale)</b>	
<b>Gas Industry</b>	
Gas Plant, Gas Works	
Manager, Superintendent .....	3A
Foreman .....	A
Other skilled worker .....	B
Distribution System	
Manager .....	2A
Meter Inspector, Reader .....	A
Installer & Repairer .....	B
Conduit, Tunnel worker .....	X
<b>Gem Cutter, Polisher .....</b>	<b>A</b>
<b>Geologist</b>	
Consulting and office duties .....	4A
Field duties .....	3A
<b>Geology Technician .....</b>	<b>2A</b>
<b>Glass Industry</b>	
Glass works (see Manufacturing)	
Glass Blower .....	IC
<b>Glazier .....</b>	<b>A</b>
<b>Goldsmith .....</b>	<b>A</b>
<b>Golf Club (see Amusement)</b>	
<b>Government Agencies, Services</b>	
Official in all departments or ministries, Office duties only .....	3A
Assessor, Inspector, Health Official, field duties .....	2A
Social and Welfare Worker, field duties .....	2A
Customs, immigration officer, fish and game warden .....	A
<b>Grain Elevator, Mill</b>	
Foreman, Manager, Weigher .....	2A
Skilled Process worker .....	A
Other .....	B
<b>Graphic Artist</b>	
In office away from home .....	3A
In home .....	IC
<b>Greenhouse</b>	
Manager, Superintendent .....	2A
Foreman .....	A
Other .....	B
<b>Grinder, Buffer, Polisher .....</b>	<b>B</b>
<b>Grocery Store (see Retail/Wholesale)</b>	
<b>Guard, Security</b>	
Unarmed .....	B
Armed .....	X
Prison (see Law Enforcement)	
<b>Gunsmith .....</b>	<b>A</b>

## H

<b>Hairdresser, Hairstylist</b>	
Owner, Manager, not in home (Includes Chair Rental) .....	A
Other, not in home .....	A
In home .....	IC
<b>Hardware Store (see Retail/Wholesale)</b>	
<b>Harbor Master (see Marine Industry)</b>	
<b>Health Services (see Hospital or specific occupation)</b>	
<b>Health Spa</b>	
Administration and sales duties only .....	2A
Masseur, Masseuse, Massage Therapist	
RMT – registered .....	2A
Not registered but member of a recognized organization .....	X
Not registered and not a member of a recognized organization .....	X
<b>Heating Aid Technician</b>	
If owner .....	4A
If non owner .....	3A
<b>Heating, Air Conditioning</b>	
Administration and sales duties only .....	2A
Repairer .....	A
Installer .....	A
<b>Heavy Equipment Operator .....</b>	<b>B</b>
<b>Horse Breeding, Training .....</b>	<b>B</b>
<b>Horse Racing (see Amusement)</b>	
<b>Horticulture (see Farming)</b>	
<b>Hospital, Sanitarium</b>	
Doctor .....	4A
Administrator .....	3A
Clerk, admitting, accounts .....	3A
Dietician	
Not preparing food .....	3A
Preparing food .....	2A
Laboratory	
Technician .....	2A
Assistant .....	A
Nursing	
Registered Nurse (RN)	
Office duties only .....	3A
General hospital duties .....	2A
Practical Nurse (LPN)	
General hospital duties .....	A
Nurse's Aid, Assistant, Orderly	
General hospital duties .....	B
Ambulance Driver, Paramedic (see Driver)	
Attendant, Personal Care Attendant, Hospital Porter .....	B
<b>Hotel, Motel, Innkeeping</b>	
3 star establishment or better	
Manager, office duties .....	3A
Desk Clerk .....	2A
Concierge .....	A
Other .....	B
Other, sale of alcohol not principal business	
Manager, office duties .....	2A
Desk Clerk .....	A
Other .....	B
Food Services (see restaurant)	
<b>Household Appliances, Service and Repairs .....</b>	<b>A</b>
<b>Housewife, Housekeeper .....</b>	<b>X</b>

## I

<b>Import/Export</b>	
Administration and sales duties only .....	3A
Clerk .....	2A
<b>Income Tax Services Employees .....</b>	<b>3A</b>
<b>Industrial Engineer (see Engineer)</b>	
<b>Inspector</b>	
Bank .....	3A
Credit, Mercantile .....	2A
Building, Safety .....	2A

Scales, Weights .....	2A
Aircraft, Hull .....	A
Bridge, Structural works .....	B
<b>Insulation</b>	
Administration and sales duties only .....	2A
Installer .....	B
Shop worker .....	B
<b>Insurance Industry</b>	
Agent, Broker	
<24 months of exp .....	2A
>24 months of exp .....	3A
Financial Planner .....	3A
Adjuster	
Office duties only .....	3A
Field duties .....	2A
Inspector .....	2A
<b>Interior Decorator</b> .....	2A
<b>Interpreter</b> .....	3A
<b>Iron, Steel worker</b>	
In foundry (see Manufacturing)	
Erection, Rigger, etc .....	IC
Bridge, Structural works .....	IC

## J

<b>Jail Guard</b> .....	B
<b>Janitor</b> .....	B
<b>Jewellery – Merchant, Designer and Repairer</b> .....	2A
<b>Jobber</b> (see Manufacturer's Agent)	
<b>Jockey</b> .....	X
<b>Journalist</b> .....	2A
<b>Judiciary</b>	
Judge .....	4A
Court Registrar .....	3A
Recorder .....	3A
Bailiff .....	2A
<b>Judo, Ju-jitsu Instructor</b> .....	X
<b>Junk Dealer</b>	
Manager, office and sales .....	B

## K

<b>Karate Instructor</b> .....	X
<b>Kennel</b>	
Manager, supervisory duties .....	A
Other .....	B

## L

<b>Labor Union</b>	
Executive Office Only .....	3A
Representative .....	2A
Organiser .....	A
<b>Laborer, unskilled worker</b> .....	B
<b>Landscape Architect</b>	
Office .....	4A
Field .....	A
<b>Landscaper (With or without snow removal)</b>	
Owner, office duties and supervision only .....	A
Owner, field duties .....	A
Employee .....	B
<b>Laundry</b> (see Cleaning & Dyeing)	
<b>Law Enforcement</b>	
Court Official	
Judge .....	4A
Court Reporter .....	3A
Chief Clerk, office only .....	2A
Bailiff, Process Server .....	2A
Police	
Chief, office only .....	2A
Officer, office duties .....	2A
Probation Officer .....	2A

Courtroom duties only .....	A
Detective, Other Officer making arrests .....	B
Prison, Penitentiary	
Guard .....	B
<b>Lawyer</b> .....	4A
<b>Lens Grinder, Polisher</b> .....	A
<b>Lighthouse Keeper</b>	
Onshore .....	B
Offshore .....	X
<b>Limousine Industry</b>	
Owner/Manager, office duties only .....	2A
Owner – some driving duties .....	IC
Dispatcher .....	A
Driver .....	B
<b>Liquor Industry</b>	
Brewery, Distillery, Winery	
Administration and sales duties only .....	3A
Superintendent, Chemist, Inspector, Brewmaster .....	2A
Foreman, Shipping Clerk, Stationary Engineer .....	A
Other skilled worker .....	B
Distribution	
Manager, office only .....	3A
Superintendent .....	2A
Representative .....	2A
Driver and others .....	B
Retail	
Store Owner, Manager office only .....	3A
Supervisor, without manual task .....	2A
Other .....	B
Drinking Establishment (see Restaurant)	
<b>Livestock</b>	
Auctioneer .....	A
Breeder (see Farming)	
<b>Locksmith</b> .....	2A
<b>Logging</b>	
Proprietor, Employee, Contractor, not in woods .....	3A
Logging Truck Driver .....	B
Camp Crew .....	X
Labour .....	X
Log Driver, River Driver, Logger .....	X
Rigger, High Rigger, Climber .....	X
<b>Logging Industry</b>	
Proprietor, official, contractor not in woods .....	3A
Truck driver hauling logs .....	B
Boomman, boomstick borer, raftsmen, river driver, faller .....	X
Camp crew .....	X
Labour .....	X
Rigger, Topman .....	X
<b>Longshoreman</b> .....	X
<b>Lumber Industry</b>	
Mill	
Manager, Superintendent .....	2A
Foreman, Grader, Inspector .....	A
Machine Setter, Marker, Wood Cutter, Scaler, Stationary Engineer, Saw Filer Tallyman, Block Setter, Boomer, Dogger, Carriage Rider, Loader, Log Setter, Sawyer, Yardman .....	B
Other .....	X
Yard	
Foreman, Grader, Inspector .....	A
Loader, Piler .....	B
Other .....	X

## M

<b>Machine Shop</b>	
Machinist, millwright, operator, skilled worker .....	A
Grinder, buffer, polisher .....	B
<b>Mail</b> (see Postal Service )	
<b>Management Consultant</b> .....	3A

<b>Manicurist</b>	
Owner, Manager, not in home .....	B
Other, not in home .....	B
In house .....	IC
<b>Manufacturer's Agent</b>	
Selling only, not carrying samples or delivering .....	3A
Carrying samples, making deliveries .....	2A
Door-to-door selling .....	B
Non alcoholic products .....	3A
Alcoholic products (see Liquor Industry)	
<b>Manufacturing (see also specific industry)</b>	
Corporate Officer (see Executive) .....	3A
Manager, Superintendent .....	3A
Other .....	IC
<b>Marine Construction (see Construction Trades)</b>	
<b>Marine Industry</b>	
Harbor master .....	A
Marinas	
Manager, full-time .....	2A
Mechanic .....	A
Boat Sales, Service.....	2A
Shipping, Lakes and Ocean	
Corporate officer (see Executive)	
Manager, office duties .....	2A
Deck officer, Purser, steward, radio/radar operator	
Passenger liner .....	2A
Cargo, ferry boat .....	A
Dredge, tugboat, lightship .....	B
Chief engineer .....	A
Pilot, harbor or river .....	A
Other crew .....	B
Lighthouse keeper	
Onshore .....	B
Offshore .....	X
Terminal Worker (see Transportation)	
Diver .....	X
<b>Martial Arts (All)</b> .....	X
<b>Mason: Brick, Stone,</b> .....	A
<b>Masseur, Masseur, Massage Therapist</b>	
RMT – registered.....	2A
Not registered but member of a recognized organization .....	X
Not registered and not a member of a recognized organization .....	X
<b>Meat Packing</b>	
Plant Manager	
Office duties only .....	3A
Supervision.....	A
Butcher, Cutter .....	B
Inspector .....	2A
<b>Mechanic</b> .....	A
<b>Mechanical Engineer</b> .....	4A
<b>Medical Services</b>	
Acupuncturist, not MD.....	3A
Acupuncturist, if MD .....	4A
Audiologist .....	3A
Chiropodist.....	3A
Dentist .....	4A
Naturopath .....	2A
Homeopath.....	2A
Nursing	
Registered Nurse (RN)	
Office duties only.....	3A
General hospital duties.....	2A
Practical Nurse (LPN)	
General hospital duties.....	A
Nurse's Aid, Assistant, Orderly	
General hospital duties.....	B
Optometrist .....	4A
Orderly	
General hospital duties .....	A
Osteopath	
If doctor.....	4A
If graduated DOMP.....	3A
Physician.....	4A
Podiatrist.....	4A
Psychiatrist.....	4A
Psychologist.....	4A
Surgeon .....	4A
Therapist	
Physical, Kinesitherapist, Hearing, Hypnosis .....	3A
Speech.....	4A
Inhalation, Occupational, Homeopath, Laser .....	3A
Massage (see masseuse)	
<b>Merchant (see Retail/Wholesale)</b>	
<b>Metallurgist</b>	
Mining, who does not go underground .....	2A
Mining, who goes underground.....	X
Other .....	IC
<b>Meter Inspector, Reader</b> .....	A
<b>Military Personnel</b> .....	X
<b>Miller (see Grain Elevator, Mill)</b>	
<b>Millwright</b> .....	A
<b>Mining, Quarrying, Ore Dressing</b>	
Surface Mining	
Assayer, Chemist, Engineer, Mine Manager/Superintendent, Inspector, Safety Engineer	
Office duties only.....	3A
Field duties .....	2A
Underground Mining	
Assayer, Chemist, Engineer, Mine Manager/Superintendent, Inspector, Safety Engineer, 90% surface work .....	2A
Other.....	X
Ore Dressing	
Manager, superintendent .....	2A
Foreman.....	A
Skilled worker .....	B
Clerk, Foreman, Weigher .....	A
Skilled worker, not handling explosives .....	B
Other .....	X
<b>Minister (clergy)</b> .....	IC
<b>Model, artists, fashion</b> .....	X
<b>Monument Industry</b>	
Administration and sales duties only .....	2A
Engraver .....	A
<b>Mortgage Broker</b> .....	3A
<b>Mortuary</b>	
Administration and sales duties only .....	2A
Embalming .....	A
Other .....	B
<b>Motel (see Hotel)</b>	
<b>Motion Picture Industry (see Film Industry)</b>	
<b>Motor Freight, Moving, Storage</b>	
Owner .....	3A
Administration and sales duties only .....	2A
Dispatcher, Clerk.....	A
Foreman, supervising only .....	2A
Warehouse superintendent.....	A
Warehouse worker .....	B
Driver (only driving – no loading or unloading).....	B
Crater, handler, packer .....	X
<b>Motorcycle Sales, Service (see Automobile)</b>	
<b>Movie Theater</b>	
Manager, office duties .....	3A
Projectionist .....	2A
Other .....	B

<b>Moving</b>	
Furniture (see Motor Freight)	
Building (see Building Mover)	
<b>Museum</b>	
Curator	3A
Guide, Watchman	2A
<b>Music, Voice Teacher</b>	
In school, with diploma	2A
In home	X
<b>Musical Instruments</b>	
Maker, repairer	2A
Piano Tuner	2A
<b>Musician</b>	
Conductor, symphony	2A
Radio, TV studio, symphony orchestra, full-time	A

## N

<b>Nanny</b>	X
<b>Natural Gas</b> (see Gas Industry)	
<b>Naturopath</b>	2A
<b>Naval Construction</b> (see Shipyard)	
<b>Navigation</b> (see Marine Industry)	
<b>Newspaper Industry</b>	
Publisher, Editor-in-Chief	
Daily paper in urban area	3A
Other	3A
Editor, news, sports, etc.	3A
Manager, advertising, business, circulation	3A
Clerk, Photographer, Proofreader	2A
Reporter, salaried	2A
Agent, Distributor	A
Print Plant	A
Correspondent	X
Street Vendor, Newsstand Operator	X
<b>Night Club</b> (see Restaurant)	
<b>Notary</b>	4A
<b>Nuclear Energy</b>	
Office (see specific occupation)	
Plant, Laboratory worker	
Exposed to radiation	X
Other (see specific occupation)	
<b>Nun</b>	IC
<b>Nursery, Garden Centre</b>	
Manager	2A
Office Employee	2A
Sales Clerk	2A
<b>Nursery School</b> (see Day Care)	
<b>Nursing</b>	
Registered Nurse (RN)	
Office duties only	3A
General hospital duties	2A
Practical Nurse (LPN)	
General hospital duties	A
Nurse's Aid, Assistant, Orderly	
General hospital duties	B
<b>Nursing Home</b> (see Hospital)	

## O

<b>Occupational Therapist</b>	3A
<b>Office Worker</b>	
Manager, Supervisor	3A
Secretary, Stenographer, Typist, Word Processor	3A
Clerk, Unskilled worker	2A
<b>Office Equipment, Supplies</b>	
Sales	2A
Repairer	A
<b>Oil, Natural Gas Industry</b>	
Corporate Officer (see Executive)	
Manager, Superintendent, office duties only	3A

Geologist, Petroleum Engineer	
Consulting, office only	3A
Field duties	2A
Refinery (see Manufacturing)	
Distribution (see Gas Industry)	
On Shore Field Operations	IC
Pipeline Worker	
Foreman, Inspector	A
Maintenance, Repair worker	B
Off Shore Operations, All workers	X
<b>Optician</b>	
Dispensing	4A
Shop work, grinding, polishing	A
<b>Optometrist</b>	4A
<b>Oral Surgeon</b>	4A
<b>Orderly</b>	
General hospital duties	B
<b>Ornamental Iron</b>	
Shop worker	A
Installer	B
<b>Orthodontist</b>	4A
<b>Orthotics</b>	
Consulting, office, sales	3A
Fitter	2A
Repairer	A

## P

<b>Packing House</b> (see Stockyard)	
<b>Paint Industry</b> (see Manufacturing)	
<b>Painter</b>	
Building, Shop	A
Artist	X
Bridge, flagpole, stack or steeple	X
<b>Paper Mill</b> (see Manufacturing)	
<b>Paralegal Agent</b>	3A
<b>Paramedical Service</b>	
Examiner (not MD)	A
Other (see Office)	
<b>Parking Garage</b>	
Owner	2A
Manager, Cashier	A
Attendant, Other	B
<b>Parks, National, State, Provincial</b>	
Superintendent, office duties only	3A
Administration worker	2A
Other, maintenance, etc	B
<b>Paving</b>	
Contractor (see Contractor)	
Equipment Operator	A
<b>Pawnbroker</b>	X
<b>Pediatrician</b>	4A
<b>Penitentiary (see Law Enforcement)</b>	
<b>Personnel Recruiter</b>	
Consulting, office, sales	3A
Clerk	2A
<b>Pest Control</b>	
Administration and sales duties only	A
Exterminator, Fumigator	B
<b>Pet Supplies</b>	
Grooming Studio, Kennel	
Manager, office duties	A
Other	B
Pet shop owner	3A
<b>Petroleum Industry</b> (see Oil, Natural Gas)	
<b>Pharmacist</b>	4A
<b>Photography</b>	
Photographer	
Commercial	2A

Newspaper, salaried .....	2A
Other .....	IC
Film Processor .....	A
Trade school instructor .....	2A
Physical Therapist, Physiotherapist .....	3A
Physician, Surgeon .....	4A
Physicist .....	4A
Piano Tuner .....	2A
Pickling, Preserving .....	A
Picture Framer .....	A
Pile Driver Operator .....	B
Pilot (see Aviation, Marine Ind)	
Pipeline (see Oil, Natural Gas)	
Plumber	
Owner .....	2A
Employee .....	A
Pool Hall (see Amusement)	
Postal Service	
Counter Clerk .....	A
Driver, Rural Delivery .....	B
Pottery	
Store (see Retail/Wholesale)	
Potter, Glazer, Baker	
At home .....	X
Not at home .....	B
Poultry and Eggs	
Buyer .....	2A
Handler, grader .....	B
Cold room worker .....	B
Dealer, merchant (see Retail/Wholesale)	
Producer (see Farming)	
Power Shovel Operator .....	A
Priest .....	IC

## Q

Quality Control	
Office duties .....	3A
Plant or field duties .....	A
Quarrying (see Mining)	

## R

Rabbi .....	IC
Radio & TV Broadcasting	
Administration	
Station Executive .....	3A
Program, Studio Director .....	3A
Clerk .....	2A
Studio	
Announcer .....	3A
Producer, Director .....	3A
Production Assistant .....	2A
Property Man .....	2A
Cameraman .....	2A
Stagehand .....	A
Actor, Actress, Entertainer .....	X
Control Room	
Transmission Engineer .....	2A
Maintenance Engineer .....	A
Transmission	
Supervisor, office duties only .....	2A
Operator, Maintenance worker, no antenna work .....	A
Antenna Erector, Repairer .....	B
Radio, TV Sales and Services	
Dealer .....	2A
Repairer .....	A
Railroad	
Corporate officer (see Executive)	
Manager, office duties .....	3A
Police, Detective .....	B

Train Conductor	
Passenger .....	A
Freight .....	A
Engineer, Fireman .....	B
Other .....	X
Marshalling yard workers .....	B
Maintenance, Track worker	
Superintendent .....	A
Other .....	B
Station worker (see Transportation)	
Ranching (see Farming)	
Real Estate	
Agency Manager .....	3A
Appraiser .....	2A
Agent, Broker	
<24 months of exp .....	2A
>24 months of exp .....	3A
Receiving, Shipping Clerk	
In office .....	A
In warehouse .....	B
Receptionist .....	3A
Recording Industry (see Entertainment)	
Recreational Vehicle Sales, Service (see Automobile)	
Refinery (see Manufacturing)	
Rental Equipment	
Administration and sales duties only .....	2A
Supervision, floor sales .....	A
Reporter	
Court .....	3A
Newspaper, salaried .....	2A
Research & Development Consultant	
Consulting, office, sales .....	3A
Plant, field duties .....	3A
Restaurant, Night Clubs, Cafes, and Lunch Rooms	
Liquor sales secondary	
Manager (office and supervisory duties only) .....	2A
Chef .....	A
Kitchen help .....	B
Server, waiter/waitress, bartender .....	B*
Other .....	IC
Drinking establishment Bar, Cabaret, Cocktail lounge, Nightclub, Pub, Tap room, Tavern, etc.	
All workers .....	X
Retail Sales .....	A
Rofer .....	B

## S

Safety Engineer	
Consulting, office only .....	4A
Occasional on-site visit .....	3A
On-site or plant duties .....	3A
Sail Maker .....	A
Sailor, Seafarer (see Marine Industry)	
Sales (see Specific Industry)	
Sand, Gravel Pit (see Mining)	
Sandblaster .....	B
Sanitarium (see Hospital)	
Sanitation, Waste Disposal	
Foreman, Superintendent .....	A
Garbage Collector, Driver .....	B
Incinerator Plant	
Owner/manager, office duties only .....	2A
Owner/supervisor, no manual duties, tradesperson .....	A
Working with non-hazardous, non-toxic substances .....	B
Other .....	X
Street Cleaner .....	B
Septic Tank	
Installer .....	B

\* A maximum 2-year benefit period is applicable.

Cleaner .....	X
Saw Mill (see Lumber Industry)	
School (see Education)	
Scrap Metal, Junk Dealer	
Manager, office and sales .....	A
Other workers .....	X
Sculptor, Sculptress .....	X
Seamstress	
Owner, Manager, not in home .....	A
Other, not in home .....	A
In home .....	IC
Secretary, Stenographer .....	3A
Servant, Domestic .....	X
Service or Repair	
Appliances, business machines	
Bench work only .....	A
Pick up and delivery .....	B
Furnace, burner, etc .....	B
Service Station	
Manager, not doing repairs .....	A
Mechanic .....	A
Attendant .....	X
Sewing Machine	
Dealer .....	A
Service and Repairs .....	A
Sheriff (see Police)	
Shipping, Receiving Clerk (see Receiving, Shipping Clerk)	
Shipyards, Ship Building	
Corporate Officer (see Executive)	
Manager, office duties .....	3A
Engineer .....	2A
Superintendent .....	A
Worker (see Construction)	
Shoemaker, Repairer .....	A
Siding Installer .....	B
Signs, Billboards	
Layout Specialist .....	2A
Glassbender, Bill Poster .....	B
Erector, Repairer .....	B
Silversmith .....	A
Singer .....	X
Skating Rink (see Amusement)	
Skiing Instructor .....	X
Skin Diver, Professional .....	X
Slaughter House (see Stockyard)	
Social, Welfare Worker	
Office duties only .....	3A
Field duties .....	2A
Sports (see Amusement)	
Sprinkler Systems	
Administration and sales duties only .....	2A
Installer, Repairer .....	A
Stationary Engineer	
Non-hazardous industry .....	A
Other (see specific industry)	
Steamfitter .....	B
Steel Worker, Structural (see Construction Industry)	
Stenographer	
Court Reporter .....	3A
Office worker .....	3A
Steward, Stewardess, Airline .....	X
Stock Clerk .....	A
Stock Farm, Ranch (see Farming)	
Stockbroker .....	3A
Stockyard	
Administration and sales duties only .....	2A
Superintendent .....	2A
Grader, Inspector	
Not in stockyard .....	2A

In stockyard .....	A
Butcher, Meat Cutter .....	B
Other .....	IC
Stone Industry	
Quarrying (see Mining)	
Mason .....	A
Sandblaster .....	B
Storage	
Administration and sales duties only .....	2A
Warehouse superintendent .....	A
Warehouse worker .....	B
Street Cleaning	
Superintendent .....	B
Street Cleaner .....	B
Student .....	X
Surgeon .....	4A
Surveying	
Geographic, Topographic	
Land Surveyor	
Urban – open field area .....	3A
Forest .....	2A
Aerial .....	X
Assistant (Rod, Chain) .....	2A
Helper .....	X
Market, Public Opinion	
Administration and sales duties only .....	3A
Phone Interviewer .....	A
In home .....	X
Field Interviewer .....	A
Swimming Pool	
Sales .....	2A
Installation, Service .....	B

## T

Tailor .....	A
Talent Agent .....	3A
Tanner .....	B
Tavern, all workers .....	X
Taxicab Industry	
Manager, office duties only .....	2A
Dispatcher .....	A
Driver .....	X
Taxidermist .....	2A
Teacher	
Elementary or High School, with BA	
Academic Subjects .....	3A
Music, Voice .....	2A
Physical Education .....	2A
Cooking, Driving, Shop .....	A
Music, Voice, Dance, in home .....	X
Technician, Technologist	
Non-hazardous industry .....	2A
Other .....	IC
Telephone, Telegraph	
Corporate Officer (see Executive)	
Manager, office duties .....	3A
Switchboard Operator .....	2A
Installation, Repairs	
Foreman .....	2A
Interior repairer .....	A
Exterior repairer .....	B
Installer .....	B
Telephone Answering Service	
Not in home, Supervisor, office duties .....	2A
Other .....	IC
Television	
Broadcasting (see Radio & TV)	
Dealer (see Retail/Wholesale)	
Repairer .....	A

Cable Installer .....	B
<b>Textile Industry</b>	
Mill (see Manufacturing)	
Sales (see Manufacturer's Agent)	
<b>Theatre, Playhouse</b>	
Manager, office duties .....	3A
Producer, Director .....	3A
Impressario, Booking Agent .....	2A
Production Assistant .....	2A
Stage Manager .....	2A
Light, Sound Technician.....	2A
Cameraman .....	2A
Cashier, Ticket Seller.....	A
Stagehand.....	A
Actor, Actress, Performer .....	X
Usher, Other .....	B
<b>Therapist</b>	
Physical, Kinesitherapist, Hearing, Hypnosis.....	3A
Speech .....	4A
Inhalation, Occupational, Laser .....	3A
Massage (see Masseur)	
<b>Timekeeper</b>	
Office duties .....	2A
Field duties.....	A
<b>Toll Collector</b> .....	A
<b>Tool and Die Maker</b> .....	A
<b>Tool Dresser, Maker</b> .....	A
<b>Tool Room Clerk</b> .....	B
<b>Tow Truck Industry</b>	
Owner/Manager, office duties only .....	2A
Owner – some driving duties .....	B
Dispatcher.....	A
Driver.....	B
<b>Toxicologist</b> .....	3A
<b>Translator</b>	
In office away from home .....	3A
In home.....	IC
<b>Transportation,</b>	
Air, Bus, Rail, Ship, Stations, Terminals	
Corporate Officer (see Executive)	
Manager, office duties .....	3A
Superintendent .....	2A
Ticket Agent, Inspector, Stationary Engineer .....	A
Telegrapher .....	A
Baggage Agent .....	B
Baggage Handler, Porter .....	B
(See also specific industry)	
<b>Travel Industry</b>	
Travel Agent .....	2A
Tour Director, Guide .....	X
<b>Tree Surgeon, Trimmer, Sprayer</b> .....	B
<b>Trucking (see Motor Freight and Drivers)</b>	
<b>Typist</b> .....	2A

## U

<b>Ultrasound Technician</b> .....	2A
<b>Undertaker (see Mortuary)</b>	
<b>Upholsterer</b> .....	A
<b>Urban Planner</b> .....	3A

## V

<b>Vacuum Cleaner</b>	
Dealer .....	2A
Sales representative.....	A
Door-to-door sales .....	X
Central Vac Installer .....	A

<b>Valet Service</b>	
Counter duties only .....	A
Presser, Cleaner, Dyer .....	B
<b>Variety Store</b>	
Owner, manager .....	A
Other .....	X
<b>Vending Machines</b>	
Sales .....	B
Service and Repairs .....	B
<b>Veterinarian</b>	
Urban practice, small animals .....	3A
Rural practice, farm animals.....	2A
Assistant .....	A
<b>Video Arcade, owner or worker</b> .....	X
<b>Video Equipment, Rentals (see Retail/Wholesale)</b>	
<b>Video Production (see Radio &amp; TV)</b>	
<b>Violin Maker</b> .....	2A

## W

<b>Waiter, Waitress</b> .....	B*
<b>Warehouse</b>	
Administration and sales duties only .....	2A
Warehouse superintendent.....	A
Freight and Cargo Handler.....	B
<b>Waste Disposal</b>	
Collection and Incineration	
Foreman, Superintendent.....	A
Skilled worker .....	B
Collector, Driver.....	B
Septic Tank, Sewage	
Installing (see Contractor) .....	B
Cleaning, all workers .....	X
<b>Watch or Clock</b>	
Maker, Repairer .....	2A
<b>Water Wells</b>	
Drilling (see Contractor)	
Drillers .....	B
Using explosives .....	X
<b>Waterworks</b>	
Plant Superintendent.....	3A
Foreman, Pump Attendant, .....	A
Meter Installer, Reader .....	A
<b>Weather Observer</b>	
Office duties .....	3A
Field duties.....	2A
<b>Weigher, Truck Station</b> .....	A
<b>Welder, Cutter</b> .....	A
<b>Welfare Agency</b>	
Office duties only .....	3A
Field duties.....	2A
<b>Wig Maker</b> .....	2A
<b>Window Cleaner</b>	
2 floors and less .....	B
More than 2 floors .....	X
<b>Winery (see Liquor Industry)</b>	
<b>Wire Fence Erector</b> .....	B
<b>Wire Mill (see Manufacturing)</b>	
<b>Wood Finishing (see Manufacturing)</b>	
<b>Word Processor</b>	
In office away from home .....	3A
At home .....	IC
<b>Wrecking, Demolition</b>	
Owner .....	2A
Foreman, Superintendent .....	2A
Other, on site or in yard .....	X
<b>Wrestler</b> .....	X
<b>Writer, freelance</b> .....	X

\* A maximum 2-year benefit period is applicable.

X

X-Rays  
 Technician ..... 2A  
 Service and Repairs ..... A  
 Xerography, Photocopy  
 Manager, counter duties ..... 2A  
 Xerographer ..... A

Z

Zoological Garden, Park  
 Director, Administrator ..... 3A  
 Skilled Worker (see specific trade)  
 Zoologist  
 Consulting and office ..... 3A  
 Field duties ..... 2A



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